



## **Roy Cooper North Carolina Attorney General**

### **Top Ten Consumer Complaints of 2006**

**1. Health Care:** In 2006, a total of 5,035 consumers filed complaints about health insurance, doctors, dentists, hospitals, pharmacies, opticians, nursing homes, health products and services. Consumers often have problems with medical billing practices or have trouble getting copies of their medical records. For help with health insurance issues such as grievances, appeals, and external reviews, consumers can call Attorney General Roy Cooper's Managed Care Patient Assistance Program at (919) 733-MCPA [toll-free in North Carolina (866) 867-MCPA] email [MCPA@ncdoj.com](mailto:MCPA@ncdoj.com), or visit [www.nchealthconsumer.com](http://www.nchealthconsumer.com).

**2. Do Not Call/Telemarketing:** 2,025 consumers filed complaints with our office about unwanted telemarketing calls and unsolicited faxes. Consumers complain about unwanted faxes offering vacation deals and investment tips. Among the types of telemarketing calls generating the most complaints are those pitching satellite television, debt consolidation, mortgage loans and business opportunities. Since the Do Not Call Registry began in 2004, nearly 4 million North Carolina numbers have been placed on the list. Consumers can continue to sign up for the Registry by going to [www.nocallsnc.com](http://www.nocallsnc.com) or calling 1-888-382-1222 from the number they wish to register. To report telemarketers breaking the law, consumers can call 1-877-5-NO-SCAM or go to [www.nocallsnc.com](http://www.nocallsnc.com) to fill out a Do Not Call complaint form.

**3. Lending/Credit:** 1,985 consumers complained to us about lenders and creditors. Complaints about credit vary greatly and include problems with mortgage lenders, banks, loan brokers, payday lenders, check cashing services, credit unions, refund anticipation loans, savings and loans, and pawn brokers. Consumers' complaints usually involve high interest rates, loan payment charges due to late or missed payments, adjustable rate mortgages, prepayment penalties and loan fees.

**4. Debt Collection and Identity Theft:** 1,599 consumers filed complaints about debt collectors or identity theft. Consumers often complain about threatening calls from debt collectors or how frequently they were contacted about a debt. In some cases, consumers get calls about debts that aren't even theirs. Identity thieves are striking more and more consumers across our state, stealing personal financial information and using it to run up debts and commit fraud in someone else's name. Some consumers don't find out that their identity has been stolen and their credit ruined until the debt collectors start calling. For tips on how to protect yourself from identity theft or what to do if you may be a victim, go to [www.noscamnc.gov](http://www.noscamnc.gov).

**5. Home Furnishings:** 1,342 consumers complained about furniture sales practices. The majority of complaints come from out-of-state consumers who placed orders with certain North Carolina retailers by telephone. Consumers often complain that they received the wrong item of furniture, a damaged or defective item, or never received their item at all. Many problems stem from companies closing shop without filling orders.

**6. Motor Vehicles:** We received 1,282 complaints from consumers who had problems with car repair, towing and new and used car purchases. The most common complaints are pricing, improper diagnosis, unauthorized repairs, failure to honor warranties, and slow repair jobs. Consumers also complain about harassment from towing companies, and we receive numerous lemon law complaints from consumers who are dissatisfied with their new car.

**7. Telecommunications:** 1,199 consumers complained about their telephone, pager or cell phone service. The majority have problems with wireless telephone service. Other common complaints include slamming, when a consumer's telephone carrier is changed without their consent, and cramming, when a company tries to sneak unauthorized charges onto a consumer's phone bill.

**8. Telemarketing Fraud:** A total of 1,175 consumers filed complaints concerning telemarketing fraud last year. The Federal Trade Commission estimates that fraudulent telemarketers scam as much as \$40 billion a year from unsuspecting U.S. consumers. Some of the most prevalent telemarketing schemes involve bogus international lottery tickets, advance fee loans, government grants, credit card or identity theft protection, and phony prizes or sweepstakes.

**9. Home Repair and Construction:** 853 consumers filed complaints about home construction and repair work that was never performed, contractors who abandoned the job after getting paid, shoddy work, missed deadlines, and cost overruns. We also hear about scam artists who target seniors, attempting to sucker homeowners into a series of unnecessary and expensive home repairs.

**10. Internet Service and Sales:** We received 779 Internet-related complaints from consumers in 2006. In many cases, consumers are dissatisfied with their service or are surprised to see their long distance telephone bills rise sharply because of Internet dial-up charges. We also see complaints from consumers who ordered products via the web or participated in online auctions but never received their promised merchandise. Reports of counterfeit check scams involving online sales are also on the rise. Scammers respond to people who've posted items for sale on legitimate websites such as Ebay and Craig's List. The scammer claims to be interested in buying the item, then sends a certified check for more than the purchase price and asks the seller to wire back the extra money. Consumers who fall for this scam cash the check and wire the funds from their bank account, only to find out later that the check was a fake.

***Consumers who have experienced a problem can file a complaint with Attorney General Roy Cooper's Consumer Protection office. To file a complaint, call 1-877-5-NO-SCAM toll-free within North Carolina or download a complaint form from [www.ncdoj.com](http://www.ncdoj.com).***